

Exhibit T:

Katrina Bergunder
24674 Republic Ave
Oak Park, MI 48237

May 17, 2023

Experian
PO Box 9701
Allen, TX 75013

Subject: Dispute Rejection - Request for Reconsideration

Dear Experian,

I am writing in response to your recent communication regarding the rejection of my dispute regarding the status of JPMCB CARD/ Report #0673-0083-19 on my credit report. I had previously disputed the entry, requesting that it be updated to reflect the accurate status of "dismissed with prejudice" as confirmed by the court.

I would like to reiterate that the debt in question has been legally dismissed with prejudice by the 45th District Court (13600 Oak Park Blvd, Oak Park, MI 48237), and I have enclosed a copy of the court's dismissal order and record of court as supporting documentation. The inaccurate reporting of this debt as "charged off" misrepresents the true status and negatively impacts my credit history.

I kindly request that you reconsider my dispute and make the necessary updates to accurately reflect the dismissal with prejudice on my credit report. I believe that the continued reporting of an inaccurate status is misleading and does not align with the Fair Credit Reporting Act's requirements.

I also request a description of how the reinvestigation was conducted along with the business name, address, documentation, and telephone number of the furnisher of information.

Please provide written confirmation once the necessary corrections have been made to my credit report. I trust that you will handle this matter promptly and in accordance with the applicable regulations.

Thank you for your attention to this matter.

Sincerely,


Katrina Bergunder

Original - Court file
1st copy - Assignment Clerk/Extra
2nd copy - Friend of the Court/Extra

3rd copy - Opposing party
4th copy - Moving party

Approved, SCAO

45th
STATE OF MICHIGAN
JUDICIAL CIRCUIT
JUDICIAL DISTRICT
COUNTY

ORDER

CASE NO.

22-00061GC

Court telephone no.

Court address

13600 Oak Park Blvd, Oak Park, MI 48237

(248)691-7440

Plaintiff name(s), address(es), and telephone no(s).
JP Morgan Chase Bank, N.A.

v

Defendant name(s), address(es), and telephone no(s).
Katrina I Bergunder
24674 Republic Ave.
Oak Park, MI 48237
(773)853-7085

Plaintiff's attorney, bar no., address, and telephone no.
Mandarich Law Group, LLP
James McArdle
P-82443
P.O. Box 109032, Chicago, IL 60610
(866)757-4738

Defendant's attorney, bar no., address, and telephone no.

1. Motion title: ~~Motion to exclude witness and dismiss~~

Dismiss with prejudice

2. Moving party: Katrina Bergunder, defendant

3. This motion was heard by the Honorable Judge Michelle Friedman Appel on 02/21/2023

☒ 4. For the reasons stated on the record,

THE COURT ORDERS that the above-named motion is

- ☒ granted.
☐ granted in part, denied in part.
☐ denied.

☒ The court further orders

Case is dismissed with prejudice.

FEB 21 2023

Date

Judge

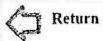
32709

Bar

JUDGE MICHELLE FRIEDMAN APPEL

**45th District Court
13600 Oak Park Blvd
Oak Park, MI 48237**

Register of Actions



Return

Register of Action

Register of Action

STATE OF MICHIGAN	CASE NO: 22-00061GC GC
45TH JUDICIAL DISTRICT	REGISTER OF ACTIONS

Court Address 13600 OAK PARK BLVD	Court Telephone
OAK PARK MI 48237	(248) 691-7440

JUDGE OF RECORD: APPEL, MICHELLE FRIEDMAN, P-32709

P01 PLAINTIFF	(CLSD)	Attorney
JP MORGAN CHASE BANK NA//		P-81102
		MAMUT, MICHAEL THOMAS,
		28366 FRANKLIN RD
		SOUTHFIELD MI 48034
		(248) 352-4340

D01 DEFENDANT	(CLSD)
BERGUNDER/KATRINA/I	
24674 REPUBLIC AVE	
OAK PARK MI 48237	

DATE	ACTIONS, JUDGMENTS, CASE NOTES	INITIALS
01/07/22		
P01	SUMM & COMP FILED MAMUT, MICHAEL T P-81102 NMC (RETD) \$9,772.36	
01/10/22		
	FILING FEE PAID \$75.00 RCPT # D337821 TMS	
	CHECK TENDERED 302894 TMS	
03/31/22		
P01	MOTION TO EXTEND TIME FOR SERV FILED NMC	
P01	ORDER TO EXTEND TIME FOR SERV FILED NMC	
	(2J)	
P01	MOTION FOR SUBSTITUTED SERVICE FILED NMC	
P01	ORDER FOR SUBSTITUTED SERVICE FILED NMC	
	(2J)	
	MOTION FEE PAID \$20.00 RCPT # D341877 TMS	
	CHECK TENDERED 50285 TMS	
04/07/22		
D01	ORDER TO EXTEND TIME FOR SERV ENTERED PJT	
	07/07/22 05:30P	
D01	ORDER FOR SUBSTITUTED SERVICE ENTERED PJT	
P01	SUMM & COMP TO USE OWN PROCESS SRVR ISSUED PJT	
04/26/22		
D01	PROOF OF SERVICE FILED PJT	
	(POSTED)	
04/27/22		
D01	PROOF OF SERVICE FILED PJT	
	(1ST/CER)	
D01	SUMM & COMP FOR SUBSTITUTED SERVICE SERVED PJT	
05/04/22		
	DEF AT COUNTER--WILL FILE WRITTEN RESPONSE W/ PJT	
	THE COURT PJT	

05/16/22
D01 ANSWER FILED PJT
D01 AFF DEFENSES FILED PJT
JP MORGAN CHASE BANK N v BERGUNDER/KATRINA/I CASE#: 22-00061GC PAGE: 2

DATE	ACTIONS, JUDGMENTS, CASE NOTES	INITIALS
ALL	PRE-TRIAL SCHEDULED	PJT
	06/21/22 09:20A	
ALL	NOTICE TO APPEAR ISSUED	PJT
	COPY OF ANSWER ATTACHED TO NTAS	PJT
05/23/22		
	RETD DEFAULT JDGMT--ANSWER FILED, PT SCHEDULED	PJT
06/21/22		
ALL	PRE-TRIAL HELD	PJT
ALL	PRE-TRIAL FINAL SCHEDULED	PJT
	10/25/22 09:00A	
	PARTIES PRESENT VIA ZOM; DISCOVERY IS ORDERED	PJT
	& TO BE COMPLETED BY 8/19/22; CASE EVAL IS	PJT
	NOT ORDERED; WITNESS LIST BY 7/22/22; DISP	PJT
	MTNS BY 9/2/225; FINAL PT SHALL BE SET AFTER	PJT
	CLOSE OF DISCOVERY & AFTER DISP MTN CUT OFF	PJT
ALL	NOTICE TO APPEAR ISSUED	PJT
08/18/22		
D01	EXHIBITS FILED	NMC
10/19/22		
	FEE WAIVER REQUEST FILED BY K. BERGUNDER	PJT
	FEE WAIVER REQUEST GRANTED	PJT
10/25/22		
ALL	PRE-TRIAL FINAL HELD	PJT
ALL	PRE-TRIAL FINAL SCHEDULED	PJT
	01/10/23 09:00A	
	PARTIES PRESENT VIA ZOOM; ADJ 60 DAYS	PJT
ALL	NOTICE TO APPEAR ISSUED	PJT
01/10/23		
ALL	PRE-TRIAL FINAL HELD	PJT
ALL	BENCH TRIAL SCHEDULED	PJT
	(LIVE) 02/21/23 10:30A	
	PARTIES PRESENT VIA ZOOM; SET FOR **LIVE** IN	PJT
	PERSON BENCH TRIAL ON 2/21/23 10:30AM--DATE &	PJT
	TIME GIVEN ON THE RECORD	PJT
ALL	NOTICE TO APPEAR ISSUED	PJT
02/01/23		
P01	NOTICE WITNESS LIST FILED	PJT
02/06/23		
P01	ACTION TELEPHONE CALL RECEIVED	NMC
	ADV TO SUBMIT REQ TO JUDGE FOR ANY PARTY TO	NMC
	APPEAR VIA ZOOM	NMC
02/07/23		
P01	CORRESPONDEN FILED	PJT
	(2J*)	
	*PLAINTIFF'S REQUEST FOR WITNESS TO APPEAR VIA	PJT
	ZOOM	PJT
02/08/23		
D01	ACTION TELEPHONE CALL RECEIVED	PJT
	T/C DEF REQ MTN TO DISMISS DATE--ADV NO	PJT
	AVAILABLE DATES PRIOR TO BT--GAVE BT DATE AND	PJT
	TIME	PJT
D01	MOTION FILED	PJT
	(**)	
	**DEF MTN TO EXCLUDE WITNESS AND DISMISS	PJT
D01	NOTICE FILED	PJT

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DATE	ACTIONS, JUDGMENTS, CASE NOTES	INITIALS
D01	PROOF OF SERVICE FILED	PJT
ALL	MOTION SCHEDULED 02/21/23 10:30A	PJT
02/09/23		
	PLTF REQ REVIEWED BY JUDGE MFA, PER JUDGE MFA,	PJT
	OK FOR WITNESS TERRICKA CLARK TO APPEAR FOR BT	PJT
	VIA ZOOM	PJT

02/15/23	**FILE WITH JUDGR MFA**	PJT
	FILE RETD BY JUDGE MFA	PJT
02/17/23		
P01	NOTICE TO DISMISS FILED	NMC
	NTC OF DISMISSAL FILED BY PLTF IS NOT	NMC
	SUFFICIENT AS THE DEFT FILED AN ANSWER - A	NMC
	STIP & ORDER TO DISMISS MUST BE FILED TO	NMC
	DISMISS THIS CASE	NMC
	T/C TO PLTF ATTY'S OFFICE - WAS TRANSFERRED	NMC
	TWICE AND DID NOT GET ANYONE ON THE PHONE THAT	NMC
	COULD TAKE CARE OF THIS MATTER - SPOKE TO	NMC
	TWO DIFFERENT RECEPTIONISTS THEREFORE I SENT	NMC
	AN EMAIL TO THE PERSON WHO SUBMITTED THE	NMC
	DISMISSAL BY EMAIL	NMC
02/21/23		
ALL	BENCH TRIAL HELD	PJT
D01	ORDER TO DISMISS ENTERED	PJT
D01	DISMISSAL WITH PREJUDICE ENTERED	PJT
	PARTIES PRESENT (LIVE IN PERSON); DEF'S MTN	PJT
	TO DISMISS GRANTED; CASE DISMISSED WITH	PJT
	PREJUDICE	PJT
***** END OF REGISTER OF ACTIONS ***** 05/17/23 10:03		